



## Business Intelligence of MSMEs Boarding Houses, and Their Sustainability (Case Study of Boarding Houses in South Tangerang City)

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**Abstract:** This study discusses efforts to maintain the business continuity of MSME actors through a literature study on regulations and publication data related to MSME. Descriptive qualitative methods are used to analyze the steps needed by SMEs to maintain their existence. The data used is secondary data in the form of official reports and publications from related parties regarding turnover, income, and government support for MSMEs. The results of the study show that government policy support alone is not enough, the active role of all components of MSME actors is also needed. The government can maximize socialization with the help of local governments so that assistance can be received properly. In addition, MSME actors also play a role in making changes both in terms of production innovation, technology utilization, and marketing through digitization to maintain the continuity of their business.

**Keywords:** Business Intelligence, Service Quality, Sustainability

### INTRODU C TION

Data related to economic growth in the previous three quarters has shown solid economic performance in Indonesia, with growth consistently above 5% and exceeding 2019 levels before the COVID-19 pandemic. Economic growth for 2022 as a whole is projected at 5.2%, and 5.3% for 2023 (Coordinating Ministry for Economic Affairs, 2022). This indicates that the economy is performing well and meeting economic needs. In addition, Indonesia has proven itself as a country capable of surviving crises by ensuring economic resilience and maintaining political stability. With national economic stability, many people are involved in economic activities, especially in micro, small and medium enterprises (MSMEs), which are increasingly being developed because of their potential in equal distribution of income and their ability to absorb large-scale workforces. MSME empowerment is very important and strategic in anticipating future economic growth, especially in strengthening the structure of the national economy. The aim is to form MSMEs that are strong and independent, highly competitive, and play a major role in producing and distributing basic needs, raw materials and financing in the

face of free competition. MSMEs have significant potential for economic development in Indonesia, and their potential needs to be optimized and explored further for the economic progress of society. Government support in providing the necessary facilities to support the implementation and progress of businesses will facilitate their development and ability to produce quality products that can compete in international markets.

During the COVID-19 pandemic, it has had a significant impact on the sustainability of micro, small and medium enterprises (MSMEs). According to Beny Agus Setiono (2020), a survey showed that 96% of MSME owners experienced a negative impact on their business due to the pandemic. As many as 75% of them experienced a significant decline in sales, and 51% of them believed that their business could only survive for the next one to three months. 67% of MSME owners face uncertainty in accessing emergency funds, and 75% of them feel unsure about making crisis policies. Only 13% of MSME owners are confident in their crisis management plan and have found a solution to sustain their business. In addition, a survey from the Katadata Insight Center (KIC) showed that 82.9% of MSMEs experienced a negative impact from the pandemic, while only 5.9% of them achieved positive growth. During the pandemic, most MSMEs experienced a decrease in income of more than 30%, with 63.9% of them experiencing a decrease in income and only 3.8% experiencing an increase in income (Bahtiar, 2021). Several strategies that can help sustain a business during a pandemic include financial literacy, product innovation, digital marketing, and fiscal stimulus in the form of tax incentives (Riyanti, 2022). Financial literacy is very important in managing business continuity, because it provides knowledge about financial management and analysis. With this capability, business owners can plan and manage their finances effectively to make sound business decisions to sustain their business. According to Maya Cendana (2019), the sustainability of MSMEs depends on the number of sales and purchases they make. They have daily sales targets to boost the economy. Sustainability is a consistent and continuous state of a business that can survive in its process and exist in the environment to achieve what has been attempted, is in a state of existence, and can survive in the present and the future (Pratama, 2020).

According to Noe et al. (2011) as quoted by Pratama (2020), business continuity is a condition in which a company can survive in a competitive environment. Business continuity describes the circumstances and conditions of a business in protecting its resources, developing and maintaining a business in various ways based on personal experience or current conditions in the business or macroeconomic environment, or it can also be interpreted as the consistency and existence (endurance) of a business. (Hand v ayani, 2007). Currently, the trend for SMEs that is growing rapidly includes the culinary, fashion, and agribusiness sectors. However, recently there has also been a trend for MSMEs to utilize residential properties for boarding houses or dormitories. According to Mita Rahmawati (2021), a boarding house or boarding house is a type of room that is rented out for a certain period of time agreed by the owner and tenant. Usually, the term of the lease is one year, but can also be rented for one, three, or six months.

Iwan Setiawan conducted research in 2018 regarding the loyalty of boarding house residents around the Galuh University environment in Ciamis, with a research focus on student residents. The research found that the level of loyalty was still low, which was caused by a lack of understanding in the management of boarding houses by the managers. Ilham Ilahi, on the other hand, conducted research in 2021 to examine the application of accounting in the boarding house business in Pekanbaru City. The study concluded that some boarding house business entrepreneurs have not applied basic accounting concepts, such as separating business and household transactions, using simple cash basis records, and a lack of matching where income must be compared with costs that should be incurred.

The Covid-19 pandemic has had a negative impact on various business sectors, including the boarding house business. Boarding house business owners must have a good strategy so that their business can survive amid this unfavorable situation. One strategy that can be used is to determine the selling price of a good room. In addition, the behavior of an entrepreneur also influences decision making to achieve company goals. Determination of the selling price of rooms is very important for management to consider by considering the income and costs to be received as well as the method that is suitable for use in the company. Companies must carefully consider the things that must be considered in setting room rate rentals to increase revenue (Panja, 2022).

With this description, this study aims to look at the literature that proves a connection between the resilience of the boarding house business and its sustainability.

## **LITERATURE REVIEW**

### ***Business Sustainability***

The main objective of a business entity is to ensure its business continuity, which means its ability to continue operating in the long term. To achieve this goal, it is necessary to manage financial and non-financial factors. Business continuity, which is the ability to generate short term and long term benefits, is more than just material gain or profit. A sustainable business is one that achieves its goals, provides added value over time, and grows consistently, while protecting the environment and enhancing social welfare. In this context, the company's interests must be aligned with the interests of other stakeholders, which indicates a shift towards a more socially responsible approach to business (Prabawani, 2016).

Sustainability is not only about generating short-term profits but also about achieving long-term benefits for companies, the environment and society. Business Sustainability refers to the concept of running a business that is sustainable over the long term, and focuses on minimizing the negative impact on the environment while improving the lives of those involved with the company. This approach involves shifting the vision from a purely corporate vision to a social vision that goes beyond regulatory requirements. Examples of companies that have adopted sustainable practices include Biobag in Norway, Nokia in Finland, and IKEA in Sweden. To ensure the survival of a business entity, management must effectively manage financial and non-financial factors.

The triple bottom line (TBL) principle from John Elkington, as quoted by Prabawani (2016), provides a set of criteria for evaluating sustainability in three dimensions. The first dimension, Planet, relates to the natural environment used to meet human needs. If the environment is well preserved, then welfare, comfort and availability of resources for business operations will not be a problem. The second dimension, People, refers to individuals who are directly or indirectly affected by the company's activities. In running a business, individuals or communities are important stakeholders whose support determines the sustainability and growth of the business. Therefore, the company is obliged to provide benefits to society. Finally, Profit is the main goal of a company that pays attention to the interests of other parties. Every business is founded with the aim of making a profit. To achieve this goal, various efforts have been made, such as increasing productivity and cost efficiency. Increased productivity can be achieved by improving work management, such as streamlining processes, reducing activities, and optimizing processing and service times. Cost efficiency, on the other hand, can be achieved by making the most of resources to minimize production costs.

### ***Business Resilience***

According to Sauser et al. (2018), resilience can be identified in two ways: first, through response to disruptive events and unexpected changes, and second, through the capacity to adapt to change and maintain continuity. Meanwhile, Saputra et al. (2020) define entrepreneurial

resilience as the ability of individuals or organizations to survive in the face of crises or traumatic experiences, and come out of these experiences stronger and more resilient. Business resilience can be observed through three dimensions: hope, which refers to the ability to see opportunities and a better future despite difficulties and setbacks; problem solving, which relates to the ability to find solutions even in crisis conditions; and persistence or resilience, which refers to the determination to continue to make improvements and take initiative despite repeated failures.

Business resilience is the ability of an organization to survive and rise from various challenges related to business, such as risks, disasters, uncertainties and environmental changes. The definition of business resilience itself can vary depending on the context and perspective used (Wieland, & Joachim, 2017).

Durach, Kembro, Wieland, and Joachim (2017) found several dimensions of business resilience, namely:

1. Redundancy: the ability to have alternatives or backups on business-critical resources, infrastructure, and processes. This can help organizations to protect themselves from possible disruptions.
2. Responsiveness: the ability to react and adapt to changes that occur quickly and effectively. This allows organizations to reduce the impact of disasters or risks that occur.
3. Resilience: the ability to recover from a disaster or risk, and return to operating at a normal level or even better than before after an adverse event occurs.
4. Flexibility: the ability to change direction or business strategy when changes occur in the business environment or market.

The dimensions above can help organizations improve business resilience and reduce the impact of various business-related challenges.

## RESEARCH METHOD

The qualitative research methodology with a systematic literature study approach is a research approach that is carried out by collecting and analyzing data from various sources of literature related to the research topic under study. This approach is carried out by using systematization in collecting and selecting literature sources that are relevant to the research topic and identifying the main themes or concepts raised in the literature (Miles, & Saldana, 2018). This research method also involves an in-depth qualitative analysis of the contents of related literature sources, so as to produce a deeper and more complex understanding of the topic under study. In addition, this methodology also includes a critical evaluation of the literature sources used to avoid bias or lack of information. The results of this study can provide a significant contribution to the development of thinking and understanding of the topics studied.

**Table 1. Distribution of Literature Studies**

No.	ArticleTitle	writer	Journals	Publishers
1.	Identification and classification of enablers for improving business resilience: A case study of an Indian automotive supplier.	(Singh et al, 2016)	International Journal of Production Research	of <b>Directory Open Access Journal (DOAJ)</b>
2.	Measuring business resilience: The effective management of the supply chain social sustainability through the social hotspot database.	(Mancini, & Di Fabio, 2017)	Sustainability	<b>Directory Open Access Journal (DOAJ)</b>
3.	Revealing Young Entrepreneurs' Business Resilience Strategies	(Goddess, 2021)	Scientific Journal of Management and Business	<b>UNDIKNAS REPOSITORY</b>

4. Business Management Competencies as the Driver of Small-Medium Enterprises' Survival during COVID-19 Pandemic	(Malinao & Ebi, 2022)	Puissant STEP	<b>Directory Open Access Journal (DOAJ)</b>
5. Analysis of the Financial Resilience of Micro Small Business Actors Measured From the Implementation of Financial Literacy During the Covid 19 Pandemic	(Nihayah Nihayah et al., 2022)	Journal of Economics and Business E-BIS	Kebumen Polytechnic Journal
6. Business Continuity for MSMEs in the Midst of the Covid 19 Pandemic.	(Aswin, 2021)	-	-
7. Sustainability of Micro, Small and Medium Enterprises in the Pandemic Period: Government Policy Support	(Aziz, 2022)	BPPK Journal	-
8. Digitalization and Sustainability of Halal Culinary MSMEs During the Covid-19	(Nugroho, 2022)	Scientific Journal of Islamic	-
9. Improvement of Business Management of Cassava Skin Crackers towards the resilience of BUMDES Jagabaya	(Puspita et al, 2020)	Wikrama Parahita:Journal of Community	E Journal of PPM Unsera
10. Analysis of the Profits of a Boarding House Business Using a Linear Program with the Geogebra Application	(Rahmawati, 2021)	<i>Mathematics Journal</i>	-

Source: Data of Research

## FINDINGS AND DISCUSSION

The research and articles above discuss various aspects related to business resilience, such as supply chain, risk management, business continuity, and organizational culture. Durach, Kembro, Wieland, and Joachim (2017) examined the factors and dimensions of supply chain resilience, the results showed that supply chain resilience includes three main dimensions, namely operational robustness, structural robustness, and relational robustness (relational robustness). The antecedents of supply chain resilience include internal and external organizational factors, while the outcomes of supply chain resilience are better supply chain performance, higher customer satisfaction, and better financial returns. This research makes an important contribution to the understanding of integrated and holistic supply chain resilience. Within the conceptual framework prepared by Durach et al. (2017), supply chain resilience is not only about operational resilience, but also about structural and relational resilience.

The results of the study show that the framework developed by Mancini and Di Fabio (2016) can help organizations to strengthen business resilience through socially sustainable supply chain management. In this study it is also stated that business resilience can be increased by implementing appropriate risk management strategies, increasing collaboration with stakeholders, and increasing awareness of social issues related to the supply chain. Mancini and Di Fabio's research (2016) makes an important contribution to the understanding of how socially sustainable supply chain management can help increase business resilience. This research also shows the importance of integrating social factors into risk management strategies and supply chain management to strengthen business resilience. Singh, Garg, and Deshmukh (2016) conducted a case study on enablers or supporting factors that can increase business resilience in an automotive company in India. Through this literature review, it can be seen that business resilience is a complex topic and many aspects are related to it. A study conducted by Malinao & Ebi (2021) found that recovery planning, resilience, innovation, creativity, integrated decision making, problem solving, and analytical thinking are critical to managerial success and business survival. This study highlights the need for training, coaching and mentoring programs to equip managers with the necessary competencies that can contribute to company growth in the new century. Overall, this study provides transparent

and easily accessible information on intensive business management competencies and their impact on business viability, enabling SMEs to adopt practical approaches and strategies.

In this study, there are several studies regarding the boarding house business which is the object of this research. In addition, there are also previous studies on MSMEs, especially those related to their sustainability in running a business.

This research uses descriptive qualitative methods through literature studies on regulations and publication data about MSMEs by related parties to analyze the steps needed by MSME actors in maintaining the continuity of their business. The data used is secondary data in the form of official reports and publications from related parties regarding turnover, income, and government support for MSMEs. The results of the study show that government policy support alone is not enough to maintain the existence of MSMEs in operating their business, the active role of all components of MSME actors is also needed. The government can maximize socialization with the help of local governments so that assistance can be received properly. In addition, MSME actors also play a role in making changes both in terms of production innovation, technology utilization and marketing through digitization.

Agung Aswin et al. (2021) also conducted research on the sustainability of MSMEs amid the Covid-19 pandemic. The results of the study show that the impact of the Covid-19 pandemic has been felt directly by the sustainability of MSME businesses in reducing their productivity. The most affected business sector is trade, this sector has experienced a very significant decline, especially entrepreneurs who are still trading conventionally. The government itself has made many efforts to help MSME entrepreneurs. Policies to study, work and worship at home encourage everyone to make online transactions to meet their needs. Likewise with MSME players who have turned to online sales as a solution to continue to exist amid the Covid-19 pandemic.

Anton Priyo Nugroho's research (2022) regarding the digitization of MSMEs during a pandemic is quite interesting. The findings show that the use of digital applications in MSMEs, especially in the culinary (street food) sector, has an influence on increasing the number of orders and total income. On the other hand, the digitization process in the MSME sector is considered to be more effective and efficient for business actors and also for consumers considering that the Covid-19 pandemic is still not over. Although it cannot be denied that during the Covid-19 pandemic, the actors experienced a decrease in their income compared to before. Then the digital applications that provide the most additional income to MSMEs in the culinary sector (street food) are the Grab and Gojek applications, although currently there are many applications that provide street food. In Ica Rachmawati's research (2021), the strategies for sustainability of MSME actors in increasing their income during the Covid-19 pandemic were explored. The study focused on the kale market and found that MSME players implemented several strategies to maintain and increase their income, including financial management to ensure stability, reduce production costs, and obtain government assistance for additional capital. MSME players also use social media and technology to promote and expand their business reach. In the kangkung market, a modern business model was developed with the help of encouragement and government support for digital technology as a platform to support MSME activities. This study highlights the importance of digital technology in the sustainability strategy of MSMEs, because it can be used in the process of production, promotion and finding potential markets for their products.

## **CONCLUSIONON**

The conclusion must be related to the title and purpose of the study. Don't make statements that are not adequately supported by your findings. Write down the improvements made in the field of industrial engineering or science in general. Don't make further

discussions, repeat abstracts, or just list the results of the study. Don't use bullet points, use paragraphs instead.

The article discusses various aspects related to business resilience, such as supply chain, risk management, business continuity and organizational culture. Research conducted by Durach, Kembro, Wieland, and Joachim (2017) shows that supply chain resilience consists of three main dimensions, namely operational resilience, structural resilience, and relational resilience. This research also highlights the importance of integrating social factors into risk management and supply chain management strategies to strengthen business resilience.

Research conducted by Mancini and Di Fabio (2016) shows that a socially sustainable supply chain management framework can help organizations to strengthen business resilience. Singh, Garg, and Deshmukh (2016) also highlight the importance of enablers or supporting factors that can increase business resilience.

The Malinao & Ebi Study (2021) emphasizes the need for training, coaching and mentoring programs to equip managers with the necessary competencies that can contribute to company growth. Overall, these studies provide transparent and easily accessible information about intensive business management competencies and their impact on business continuity, enabling SMEs to adopt practical approaches and strategies.

In the case of research on the boarding house business, this research uses a qualitative descriptive method through a literature study of regulations and publications related to SMEs by related parties to analyze the steps needed by SMEs to maintain the sustainability of their business. The results of the study show that active participation from all components of SMEs is needed, and government support alone is not enough. The government can maximize socialization with the help of local governments so that assistance can be received properly. In addition, SMEs play a role in strengthening business resilience through continuous innovation, adaptation and collaboration with stakeholders.

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